

United States Bankruptcy Court  
Eastern District of Wisconsin

In re:  
Christopher E Knight  
Debtor

Case No. 23-25643-rmb  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0757-2  
Date Rcvd: Dec 11, 2023

User: adkt  
Form ID: 3091

Page 1 of 4  
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2023:**

Recip ID	Recipient Name and Address
db	+ Christopher E Knight, 13500 Watertown Plank Rd, Elm Grove, WI 53122-2200
12059335	+ Eagle Moving, 929 W Bruce St, Milwaukee, WI 53204-1320
12059344	+ Fora Financial, 622 N. Water St, Ste 400, Milwaukee, WI 53202-4909
12059347	+ Guthrie & Frey, Inc., 308 Universal St, Wales, WI 53183-9533
12059348	+ Home Rehab Lending LLC, 2237 N Lake Dr, Milwaukee, WI 53202-1251
12059349	Infinity Healthcare Physicians, 1851 S Alverno Rd, Manitowoc, WI 54220-9208
12059350	Josh Noske, 209 Choctaw Rd, Burlington, WI 53105
12059353	Marcos Ramirez, 20403 N 20403 N Lake Pleasant Rd, Peoria, AZ 85382
12059356	+ Matt Happ, 851 312th Ave, Burlington, WI 53105-9331
12059380	Td Retail Card Services, MS BT, PO Box 9475, Minneapolis, MN 55440-9475
12059382	+ Wadina family trust, 10936 N. Port Washington Rd, Ste 317, Mequon, WI 53092-5031

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: court@richardacheck.com	Dec 11 2023 23:41:00	Richard A. Check, Bankruptcy Law Office of Richard A. Chec, 757 North Broadway, Suite 401, Milwaukee, WI 53202
tr	Email/Text: filings@ch13oshkosh.com	Dec 11 2023 23:41:00	Rebecca R. Garcia, Chapter 13 Trustee, PO Box 3170, Oshkosh, WI 54903-3170
smg	EDI: WISCDEPREV.COM	Dec 12 2023 04:35:00	Wisconsin Department Of Revenue, Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901
ust	+ Email/Text: ustregion11.mi.ecf@usdoj.gov	Dec 11 2023 23:42:00	Office of the U. S. Trustee, 517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202-4510
12059319	Email/Text: ebn@americollect.com	Dec 11 2023 23:42:00	Americollect Inc, 1851 S Alverno Rd, Manitowoc, WI 54220-9208
12059320	Email/Text: ebn@americollect.com	Dec 11 2023 23:42:00	Americollect, Inc, PO Box 1566, Manitowoc, WI 54221-1566
12059322	EDI: TSYS2	Dec 12 2023 04:35:00	Barclays, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
12059321	EDI: TSYS2	Dec 12 2023 04:35:00	Barclays, PO Box 8803, Wilmington, DE 19899-8803
12059324	EDI: CAPITALONE.COM	Dec 12 2023 04:35:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
12059323	EDI: CAPITALONE.COM	Dec 12 2023 04:35:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
12059326	EDI: CAPITALONE.COM	Dec 12 2023 04:35:00	Capital One/Neiman Marcus/Bergdorf Goodm, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
12059325	EDI: CAPITALONE.COM		

District/off: 0757-2  
Date Rcvd: Dec 11, 2023

User: adkt  
Form ID: 309I

Page 2 of 4  
Total Noticed: 65

		Dec 12 2023 04:35:00	Capital One/Neiman Marcus/Bergdorf Goodm, PO Box 31293, Salt Lake City, UT 84131-0293
12059327	EDI: CAPITALONE.COM		
		Dec 12 2023 04:35:00	Capitalone, PO Box 31293, Salt Lake City, UT 84131-0293
12059329	EDI: WFNNB.COM		
		Dec 12 2023 04:35:00	Comenity Bank/J Crew, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218
12059328	EDI: WFNNB.COM		
		Dec 12 2023 04:35:00	Comenity Bank/J Crew, PO Box 182789, Columbus, OH 43218-2789
12059330	EDI: WFNNB.COM		
		Dec 12 2023 04:35:00	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
12059331	EDI: WFNNB.COM		
		Dec 12 2023 04:35:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
12059332	Email/Text: electronicbkydocs@nelnet.net		
		Dec 11 2023 23:42:00	Dept of Education/Neln, PO Box 82561, Lincoln, NE 68501-2561
12059333	EDI: DISCOVER		
		Dec 12 2023 04:35:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
12059334	EDI: DISCOVER		
		Dec 12 2023 04:35:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
12059338	Email/Text: BNSFN@capitalsvcs.com		
		Dec 11 2023 23:41:00	First National Bank/Legacy, 500 E 60th St N, Sioux Falls, SD 57104-0478
12059339	Email/Text: BNSFN@capitalsvcs.com		
		Dec 11 2023 23:41:00	First National Bank/Legacy, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097
12059340	Email/Text: BNSFS@capitalsvcs.com		
		Dec 11 2023 23:41:00	First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
12059341	Email/Text: BNSFS@capitalsvcs.com		
		Dec 11 2023 23:41:00	First Savings Bank, Attn: Bankruptcy, PO Box 5019, Sioux Falls, SD 57117-5019
12059342	Email/Text: BNBLAZE@capitalsvcs.com		
		Dec 11 2023 23:41:00	First Savings Bank/Blaze, 500 E 60th St N, Sioux Falls, SD 57104-0478
12059343	Email/Text: BNBLAZE@capitalsvcs.com		
		Dec 11 2023 23:41:00	First Savings Bank/Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117-5096
12059337	EDI: BLUESTEM		
		Dec 12 2023 04:35:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
12059336	EDI: BLUESTEM		
		Dec 12 2023 04:35:00	Fingerhut Fetti/Webbank, 13300 Pioneer Trl, Eden Prairie, MN 55347-4120
12059346	Email/Text: GSBankElectronicBankruptcyNotice@gs.com		
		Dec 11 2023 23:41:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
12059345	Email/Text: GSBankElectronicBankruptcyNotice@gs.com		
		Dec 11 2023 23:41:00	Goldman Sachs Bank USA, PO Box 6112, Philadelphia, PA 19115-6112
12059352	Email/Text: PBNCNotifications@peritussservices.com		
		Dec 11 2023 23:41:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
12059351	Email/Text: PBNCNotifications@peritussservices.com		
		Dec 11 2023 23:41:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
12059361	EDI: SYNC		
		Dec 12 2023 04:35:00	Syncb/Harbor Freight, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
12059360	+ EDI: SYNC		
		Dec 12 2023 04:35:00	Syncb/Harbor Freight, PO Box 71746, Philadelphia, PA 19176-1746
12059362	+ EDI: SYNC		
		Dec 12 2023 04:35:00	Syncb/Mills Fleet Farm, PO Box 71723, Philadelphia, PA 19176-1723
12059363	EDI: SYNC		
		Dec 12 2023 04:35:00	Syncb/Mills Fleet Farm, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
12059366	+ EDI: SYNC		

District/off: 0757-2  
Date Rcvd: Dec 11, 2023

User: adkt  
Form ID: 309I

Page 3 of 4  
Total Noticed: 65

12059367	EDI: SYNC	Dec 12 2023 04:35:00	Syncb/Walgreens, PO Box 71727, Philadelphia, PA 19176-1727
12059357	+ EDI: SYNC	Dec 12 2023 04:35:00	Syncb/Walgreens, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
12059358	+ EDI: SYNC	Dec 12 2023 04:35:00	Syncb/crat, PO Box 71746, Philadelphia, PA 19176-1746
12059359	EDI: SYNC	Dec 12 2023 04:35:00	Syncb/ebay, PO Box 71737, Philadelphia, PA 19176-1737
12059365	EDI: SYNC	Dec 12 2023 04:35:00	Syncb/ebay, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
12059364	+ EDI: SYNC	Dec 12 2023 04:35:00	Syncb/the Container St, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
12059369	EDI: SYNC	Dec 12 2023 04:35:00	Syncb/the Container St, PO Box 71757, Philadelphia, PA 19176-1757
12059368	+ EDI: SYNC	Dec 12 2023 04:35:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
12059371	EDI: SYNC	Dec 12 2023 04:35:00	Synchrony Bank/Amazon, PO Box 71737, Philadelphia, PA 19176-1737
12059370	+ EDI: SYNC	Dec 12 2023 04:35:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
12059373	EDI: SYNC	Dec 12 2023 04:35:00	Synchrony Bank/Care Credit, PO Box 71727, Philadelphia, PA 19176-1727
12059372	+ EDI: SYNC	Dec 12 2023 04:35:00	Synchrony Bank/Hhgregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
12059374	+ EDI: SYNC	Dec 12 2023 04:35:00	Synchrony Bank/Hhgregg, PO Box 71757, Philadelphia, PA 19176-1757
12059375	EDI: SYNC	Dec 12 2023 04:35:00	Synchrony Bank/Jcpenney, PO Box 71729, Philadelphia, PA 19176-1729
12059377	EDI: SYNC	Dec 12 2023 04:35:00	Synchrony Bank/Jcpenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
12059376	+ EDI: SYNC	Dec 12 2023 04:35:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
12059381	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 12 2023 04:35:00	Synchrony Bank/Lowes, PO Box 71727, Philadelphia, PA 19176-1727
		Dec 11 2023 23:41:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001

TOTAL: 54

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12059379		Columbia, SC 29202
12059354		Markos Ramirez
12059355		Markos Ramirez
12059378		Td Retail Card Services

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 13, 2023

Signature: /s/Gustava Winters

**Information to identify the case:**

Debtor 1:	<b>Christopher E Knight</b>	Social Security number or ITIN: xxx-xx-9823
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Wisconsin	Date case filed for chapter: 13 12/8/23
Case number:	23-25643-rmb	

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher E Knight	
2. All other names used in the last 8 years		
3. Address	13500 Watertown Plank Rd Elm Grove, WI 53122	
4. Debtor's attorney Name and address	Richard A. Check Bankruptcy Law Office of Richard A. Check 757 North Broadway Suite 401 Milwaukee, WI 53202	Contact phone 414-223-0000 Email: <a href="mailto:court@richardachek.com">court@richardachek.com</a>
5. Bankruptcy trustee Name and address	Rebecca R. Garcia Chapter 13 Trustee PO Box 3170 Oshkosh, WI 54903-3170	Contact phone 920-231-2150
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Room 126, U.S. Courthouse 517 East Wisconsin Avenue Milwaukee, WI 53202-4581	Office Hours: <u>Monday through Friday, 8:30 A.M. until 4:30 P.M., except legal holidays.</u>  Contact phone (414) 297-3291 Date: 12/11/23

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 18, 2024 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 838 404 0562, and Passcode 4620148896, OR call 1 (920) 630-1517</b>  For additional meeting information go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 3/18/24</b>    <b>Filing deadline: 2/16/24</b>  See Fed. R. Bankr. P. 3002(c)(1)
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing and objecting to a plan</b>	The debtor will be filing a plan. A copy of the plan will be sent separately. If a party files a written objection to confirmation of the proposed plan no later than 28 days after the completion of the Meeting of Creditors, the Court will schedule a hearing. If no party files a written objection to the plan, the Court may confirm the plan without a hearing. The only person who will be notified of the hearing date will be the trustee, counsel for the debtor (or the debtor if the debtor is not represented by counsel), the Office of the United States Trustee, the objecting party, and all other persons who specifically request in writing to receive notice electronically.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	